

## Health Insurance Reform

### DAILY MYTHBUSTER: Impact on Members of Congress

Some health insurance reform opponents continue to spread myths about components of [America's Affordable Health Choices Act](#).

One of the persistent myths is that Members of Congress and their families will be exempt from health insurance reform. The facts disprove this claim: Members of Congress' health care is treated the same as all Americans.

**Myth:** *Everyone will be affected by the reform except Members of Congress and their families.*

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**Fact:** □ Members of Congress' health care plans will be subject to the same rules as all other employer-sponsored plans. □ Nothing in the legislation exempts the plans available as part of the Federal Employee Health Benefits (FEHB) program (the plans Members of Congress and staff enroll in) from the reforms.

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- By the end of 2018, all employer-sponsored health insurance plans, including the

plans that are part of Federal Employee Health Benefits program, will have to meet at least the same basic minimum standards of coverage as those insurance plans as offered through the exchange. These minimum standards include coverage for preventative care, inpatient and outpatient hospital services, maternity care, and mental health services, among others. The FEHB plans will also have to follow these rules.

- More than 90 percent of all employer-sponsored plans offered today are likely to meet or exceed the bill's minimum standard of coverage under our legislation, including the FEHB. In these cases, employees would not see any changes in how they use their plan, the doctors they choose or the care they receive. The remaining plans will have until the end of 2018 to make these minor adjustments.